

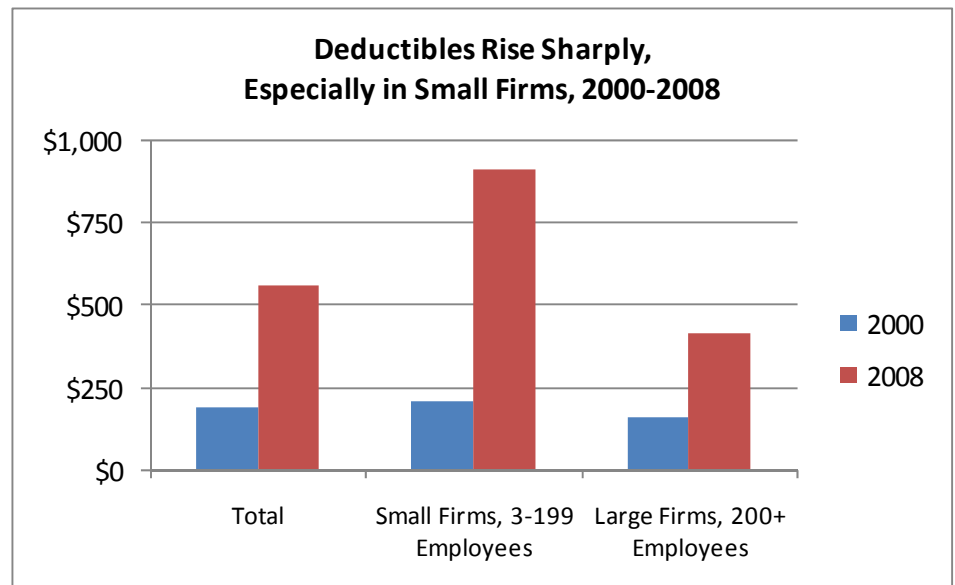
AMERICA CAN'T AFFORD TO WAIT ON HEALTH CARE REFORM

Small Businesses are the Engine of the American Economy, but Bear the Brunt of Health Care Costs

The costs of our nation's health care system are a burden on American families, businesses and our economy. The impact has been particularly pronounced for our small businesses, which represent 99.7% of all employers and hire more than half of private sector employees. The current system is in need of reform. **The need to act is clear and the time to act is now.**

HEALTH CARE REFORM IS CRITICAL TO AMERICA'S SMALL BUSINESSES

- **Health Care is Unaffordable for Most.** Only 45% of America's smallest firms can afford to offer health care benefits to employees.
- **Unsustainable Price Increases.** Insurance costs for small companies have increased 129% since 2000.
- **Small Business Workers Pay More.** Employees of small businesses pay an average of 18% more in health premiums than those in large firms for the same benefits. Their deductibles are more than double those paid by employees of large firms.
- **The Uninsured are Small Business Employees.** More than 28 million of the uninsured are small business owners, employees and their dependents.



*"If we want to create jobs and rebuild our economy, then we must address the crushing cost of healthcare this year." **President Barack Obama, March 5, 2009***

DEMOCRATS ARE COMMITTED TO HEALTH CARE REFORM

Health care reform is critical for all Americans – even those who currently have coverage, because they are paying higher premiums due to the costs of the uninsured. Democrats plan to build upon our current system – we believe people who like their current health insurance should be able to keep it – and we are united in our desire to reform America's health care system this year.

Democrats are committed to fiscally-responsible health care reform that will:

- **Reduce costs**, so that our families, our businesses and our government will spend less on health care
- **Increase coverage**, so that all Americans can access affordable health care
- **Improve quality**, so that our health care system becomes more efficient and health outcomes improve
- **Preserve patient choice**, so that all Americans can continue to choose their insurance plan and their doctors

Prepared by the Office of Majority Leader Steny Hoyer, 3/30/09